

Rental Housing Integrity Improvement Project (RHIIP) Training

UPFRONT INCOME VERIFICATION:

The Key to Reducing Income and Rent
Errors within HUD Rental Assistance
Programs

*Using HUD's New Enterprise Income
Verification (EIV) System to Reduce
Tenant Misrepresentation of Income*

May 31, 2006



Agenda

- ◆ Welcome
- ◆ Rental Housing Integrity Improvement Project (RHIIP) Overview
- ◆ Upfront Income Verification (UIV)
 - The Verification Hierarchy
 - Use of UIV Data to Simplify the Income Verification Process
- ◆ Introduction of HUD's New UIV system: The Enterprise Income Verification (EIV) System
- ◆ Income Discrepancy Resolution
- ◆ Questions & Answers Session



The Problem

- ◆ PD& R's *Quality Control for Rental Assistance Subsidies Determinations* study estimated HUD made improper payments of \$3.2 billion (gross) attributable to program administrator error and tenant under reporting of income (FY 2000)
- ◆ GAO designated HUD's rental assistance programs as "high risk"



Tenant Income Under Reporting Error

- ◆ PD&R study identified wages and social security benefits as the most common income sources to go unreported by tenants
- ◆ Based on PD&R Annual Error Measurement Studies:
 - FY 2000 \$978 million (baseline)
- ◆ Based on EIV System Income Discrepancy Analysis as of 05/27/2006:
 - FY 2006 \$3.8 billion (estimated)



PIH's Solution

- ◆ Development of the Rental Housing Integrity Improvement Project (RHIIP)
- ◆ RHIIP is a comprehensive strategy to address improper subsidies in HUD's public housing, voucher and project-based Section 8 programs (HCV)
- ◆ Objective: ensure the correct amount of assistance is provided to eligible families



RHIIP Strategies

- ◆ Program Monitoring (Rental Integrity Monitoring reviews – RIM)
- ◆ **Upfront Income Verification (UIV)**
- ◆ Training and technical Assistance
- ◆ Program guidance
- ◆ Error measurement
- ◆ Incentives and sanctions



HUD's Strategy to Reduce Tenant Under Reporting & Non-Disclosure of Income

- ◆ Nationwide implementation of the Enterprise Income Verification (EIV) System for all PHAs
- ◆ Encourage PHAs to implement use of EIV into PHAs day-to-day operations
- ◆ Encourage PHAs to resolve substantial income discrepancies
- ◆ Provide training to PHA and HUD staff



Upfront Income Verification



What is Upfront Income Verification (UIV)?

Upfront Income Verification:

the verification of income, before or during a family re-examination, through an independent source that systemically and uniformly maintains income information in computerized form for a large number of individuals.

“Automated Written 3rd Party Verification”



The Benefits of UIV

- ◆ Reduces administrative burden and cost of obtaining written 3rd party verification
 - Postage and telephone costs
 - No response from 3rd party source
- ◆ Reduces ambiguity of written 3rd party verification
- ◆ Allows program administrators to validate tenant reported (or lack thereof) income
- ◆ Identify discrepancies in tenant reported income
- ◆ Reduces occurrences of tenant misrepresentation of income

Use of UIV Data

- ◆ UIV data is used to validate tenant-reported income & supplement tenant-provided documents
- ◆ UIV data should not be used to calculate anticipated annual income (except as specified in HUD guidelines)
- ◆ When the tenant disputes the UIV data, the PHA must request written third party verification



Verification Hierarchy

- ◆ **Upfront Income Verification (UIV)**
 - *Highest level (strongly encouraged to use)*
- ◆ **Written Third Party Verification**
 - High level (mandatory if UIV is not available, or UIV data differs substantially and tenant disputes)
- ◆ **Oral Third Party Verification**
 - Medium level (mandatory if written 3rd party verification is not available)
- ◆ **Tenant Provided Documents (Document Review)**
 - Medium-Low level (supplement UIV; or when higher level of verification is not available, use on provisional basis)
- ◆ **Tenant Declaration**
 - Low level (use as a last resort when higher levels of verification is not available)



Simplifying The Income Verification Process

- ◆ The old way of doing business:
 - Tenant (does not) reports income & provides documents
 - PHA requests written 3rd party verification of tenant-reported income from source
 - PHA uses written 3rd party verification to calculate anticipated annual income



Simplifying The Income Verification Process - Continued

- ◆ The new way of doing business:
 - Tenant (does not) reports income
 - Tenant provides PHA with **current** documentation
 - PHA consults EIV system & prints income details report
 - If additional information is not needed, PHA uses current tenant provided documents to calculate anticipated annual income (If additional information is needed, PHA will request written 3rd party verification)



Simplifying The Income Verification Process - Continued

- ◆ Written 3rd party verification is required only if:
 - The tenant disputes the UIV data
 - Additional information is required, such as
 - Effective dates of employment
 - Pay rate, number of hours worked, pay frequency for new jobs
 - Confirmation of change in circumstances (reduced hours, reduced rate of pay, etc.)
- ◆ The PHA will use current tenant provided documents or most current information to calculate anticipated annual income



Simplifying The Income Verification Process (Continued)

File Documentation -

◆ Acceptable Verifications:

- UIV+Current tenant provided documents; or
- UIV+Current tenant provided documents+Written 3rd party verification *[Required when tenant disputes UIV data or PHA requires additional information]*

Note: Tenant-provided documents should be dated within the last **60** days of the reexamination interview date. Pay stubs should be current and consecutive!



Tenant Obligation To Supply PHA/HUD With Information

◆ 24 CFR 960.259 & 982.551

- The family *must* supply any information that the PHA or HUD determines is necessary in the administration of the program...
- The family *must* supply any information requested by the PHA or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements



Projecting Annual Income When UIV Data is Available

- ◆ HUD guidelines for using UIV data consistently and uniformly
- ◆ Substantial difference: one that is \$200 or more per month. (Equates to \$2,400+ a year)



Projecting Annual Income When UIV Data is Available (Continued)

- ◆ When UIV data is not substantially different than tenant-reported income:
 - If UIV data is less than tenant-reported income, use tenant-provided documents to calculate anticipated annual income
 - If UIV data is greater than tenant-reported income, use UIV data to calculate anticipated annual income, unless tenant can provide the PHA with acceptable documentation to verify a change in circumstances



Projecting Annual Income When UIV Data is Available (Continued)

- ◆ When UIV data is substantially different than tenant-reported income:
 - PHA must request written third party verification from the discrepant income source [24 CFR 5.236(3)(I)]

Note: Not required if tenant does not dispute the UIV data and the PHA does not require additional information



What Is The EIV System?

- ◆ An upfront income verification (UIV) tool available to program administrators nationwide used to validate tenant reported wage, unemployment and social security income during mandatory annual and interim reexaminations of income
- ◆ A web based application available to authorized program administrators of HUD rental assistance programs
- ◆ Computer matching program between HUD and HHS and SSA
- ◆ HHS provides data from the National Directory of New Hires (NDNH) database
- ◆ SSA provides data from its social security benefits database



EIV System Functions

- ◆ System Functions:
 - Obtain income information of a household
 - Wages, employment information, new hire information, unemployment compensation and SS/SSI benefits for each household member (with valid personal identifiers)
 - Obtain Exceeds Threshold Report
 - Identify households that may have potentially under reported annual household income (wages, unemployment compensation and/or social security benefits)
 - User/Security Administration (Manage/monitor access)
 - Obtain EIV System Users Manual



Future Enhancements to EIV

September 2006

- ◆ Multi-subsidy report – identifies participants that may be receiving multiple housing assistance
- ◆ New Hire report – identifies participants that have been hired within the last 6 months
- ◆ Enhanced Failed Verification report – provides statistics on participants that have failed identity verification due to invalid SSN



Future Enhancements to EIV

Fiscal Year 2007

- ◆ Addition of new 50058 action codes
 - #16 – applicant (relaxed edits – collect data from sections 3 & 7)
 - #17 – corrected SSN
- ◆ Family composition data
- ◆ Report to identify participants that owe another PHA \$\$\$ as a result of un/under reported income
- ◆ Report to identify participants that have been terminated from a HUD rental assistance program as a result of un/under reported income



Benefits of HUD's EIV System

- ◆ Quick access to web based application to obtain income verifications of current **program participants**
- ◆ Eliminates the need for requesting written third party verification when tenant does not dispute UIV data and additional information is not needed
- ◆ Meets regulatory requirement for written third party verification and justifies use of current tenant-provided documents for income calculations
- ◆ Identifies tenant income discrepancies



Disclosure of UIV Data

- ◆ PHAs may not disclose (or re-disclose) UIV data to any third parties (UIV data is property of the Federal govt. and protected by Federal Privacy Act) – *Contact your local HUD Office*
- ◆ HUD OIG & Auditors may review file folder contents for audit and investigative purposes
- ◆ PHAs in FL may not maintain HUD-provided UIV data in tenant files
- ◆ PHAs may provide UIV data to the individual (only) to whom the record pertains
- ◆ UIV data of minors may be provided to the minor's parent or guardian
- ◆ UIV data of adult children may not be provided to HOH



UIV Data in EIV

- ◆ Access data at any time, regardless of re-exam date – even during interim re-exams!
- ◆ Two years of wage and employment information
- ◆ Current SS/SSI benefit information and last 8 changes to benefit
- ◆ Available for existing tenants only – *not applicants**

** Exceptions: 50058s with action types (9) annual re-exam searching voucher and (10) issuance of voucher*



UIV Data in EIV (Continued)


2 Data Sources:

◆ **National Directory of New Hires (NDNH)**

- *Monthly* new hire information
- Employment information
- Quarterly wage information (including Federal wages!)
- Quarterly unemployment benefit information

◆ **Social Security Administration (SSA)**

- Monthly SS/SSI/Dual Entitlement benefit information
- Medicare premium payment information




Timing of Quarterly & Monthly Income & Employment Data

- ◆ There are time frames associated with the reporting of quarterly income and employment data
- ◆ Employers and State unemployment offices are required to report calendar quarterly data within specific timeframes



Income & Employment Data Reporting Time Frames

- ◆ **New Hire Employment Information**
 - Employers are required to transmit by **2 monthly** transmissions
- ◆ **Quarterly Wage (Non-Federal)**
 - States are required to transmit within **4 months** after the end of the reporting period
- ◆ **Quarterly Wage (Federal)**
 - Federal agencies are required to transmit no later than **1 month** after the end of the reporting period
- ◆ **Quarterly Unemployment Compensation**
 - States are required to transmit within **1 month** after the end of the reporting period



Availability of Quarterly Federal Wage & Unemployment Income Data

Quarter	Approximate Availability Date
1 st (January 1 st – March 31 st)	May 15 th or earlier
2 nd (April 1 st – June 30 th)	August 15 th or earlier
3 rd (July 1 st – September 30 th)	November 15 th or earlier
4 th (October 1 st – December 31 st)	February 15 th or earlier



Availability of Quarterly Wage Data

Quarter	Approximate Availability Date
1 st (January 1 st – March 31 st)	August 15 th or earlier
2 nd (April 1 st – June 30 th)	November 15 th or earlier
3 rd (July 1 st – September 30 th)	February 15 th or earlier
4 th (October 1 st – December 31 st)	May 15 th or earlier



Data Collection Process

- ◆ Based on current 50058 data in PIC (Sections 3 & 7)
 - Member SSN, Name and Date of Birth
 - Used to validate individual's identity
 - Reported wages, unemployment & SS/SSI benefits
 - Used for income discrepancy analysis & calculations
- ◆ Income and employment information collected for individuals whose identity is verified through SSA
- ◆ Wage and employment information for individuals age 18 or over
- ◆ Social Security benefit information for all individuals, regardless of age – *updated every quarter*



Data Collection Process (Continued)

- ◆ **Quarterly Data Collection (Feb, May, Aug, and Nov)**
 - Income and employment information for all*
 - New admissions, annual re-exam, interim re-exam
 - portability move-in, portability move-out, other change of unit, **annual re-exam searching voucher, issuance of voucher**, flat rent annual update and historical adjustment
 - * Age 18+ only for employment information
- ◆ **Monthly Data Collection (Every Month)**
 - Employment (New Hire) Information for all, age 18+
 - Income and employment information for
 - New admissions
 - Portability move-ins (absorptions only)
 - Historical adjustments
 - Individuals who turned 18 since last quarterly data collection



Identity Verification Status

◆ Identity Verification Status:

- Verified: tenant SSN, last name, and date of birth combination has been verified by SSA
- Not Verified: tenant record has not been sent to SSA for verification yet
- Failed: tenant SSN, last name and date of birth combination verification failed by SSA. No income information is displayed
- Deceased: according to SSA records, the tenant with SSN, last name and date of birth combination is deceased

Note: Income information will only be displayed for individuals whose identity verification status is “verified”



Identity Verification Status (Continued)

- ◆ When identity verification status is deceased or failed, detailed information regarding the error is displayed on the income report (see slide 38) or failed verification report (see slide 76)
- ◆ The income report displays an error message under the household member whose identity verification status is failed or deceased
- ◆ PHAs should use the ***Failed Verification Report*** to correct incorrect personal identifiers listed on 50058 (see slide 76)
- ◆ As long as identity verification status is **failed**, income information is not obtained for that household member

Identity Verification Status Example 1

Summary Report | **Income Report** | **Threshold Report**

Head of Household Identifiers

Name: NATHANIEL W JAMES
Social Security Number: ***-**-4079
Date of Birth (mm/dd/yyyy): XX/XX/1934
Program Type: Sec.8 Mod Rehab
Project:
Unit Address: 228 N. COLLINGTON AVENUE BALTIMORE MD 212310000
Participant Code: MD002
Annual Reexamination Date:
Tenant Data from Form 50058 as of: 06/09/2000
Most Recent Type of Action: 2-Annual Reexamination
Effective Date: 07/13/1998

Family Members

Member SSN	Member First Name	Member Last Name	Date of Birth	Age	Identity Verification Status
***-**-4079	NATHANIEL	JAMES	XX/XX/1934	71	Deceased
***-**-3950	MARLENE	PERRY	XX/XX/1953	52	Failed

The month and day values in the Date of Birth field have been masked for security reasons.

[Provide ICN](#)

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.

**Deceased/
Failed**

Identity Verification Status

Example 2

Summary Report	Income Report	Threshold Report
Wage and Benefit Report for Household of NATHANIEL W JAMES		
PHA Code:	MD002	Program Type: Sec.8 Mod Rehab
PHA Name:	Baltimore City Housing Authority	Project:
Annual Reexamination Date:		Form 50058 as of: 06/09/2000
Address:	228 N. COLLINGTON AVENUE 1ST BALTIMORE MD 212310000	
Most Recent Type of Action:	2-Annual Reexamination	Effective Date: 07/13/1998
Head of Household: NATHANIEL W JAMES		
Social Security Number:	***-**-4079	Date of Birth: XX/XX/1934
Family Member: NATHANIEL W JAMES SSN: ***-**-4079 Date of Birth: XX/XX/1934		
SSN is verified; individual is deceased.Deceased as of 01/10/1999		
Family Member: MARLENE PERRY SSN: ***-**-3950 Date of Birth: XX/XX/1953		
Verification failed - SSN not found in SSA records.		
Report Date: 03/13/2006		Back to top

- ◆ Error explanations displayed in bold red print
- ◆ In this example, HOH is deceased as of 01/10/1999
- ◆ 2nd household member's SSN was not found in SSA records



Access to EIV System & User Administration



Getting Access to EIV

- ◆ PHA Executive Director (ED) or authorizing official identifies User Administrators, Security Administrators and HCV/PH Occupancy users
- ◆ PHA ED or authorizing official signs EIV Access Authorization form and User signs User Agreement/Rules of Behavior forms
- ◆ PHA Submits EIV Access Authorization and User Agreement/Rules of Behavior forms to HUD Field Office
- ◆ HUD Field Office approves and grants PHA staff access to EIV

**** All EIV users must have a WASS ID with active PIC & EIV access rights**



Getting Access to EIV (Continued)

- ◆ Once HUD FO has approved the PHA User Administrator(s) within EIV:
 - PHA User Administer can create access requests for additional PHA staff in EIV by:
 - Selecting users from list displayed under User Administration - By Users (link on left)
 - Checking the applicable check boxes next to the desired roles
 - Don't forget to assign PH developments to PHA Occupancy – Public Housing users
 - HUD FO will approve PHA access requests for those users who have submitted the EIV Access Authorization and Rules of Behavior/User Agreement forms



EIV User Roles

- ◆ **User Administrator:** ability to request access for staff, assign roles and developments to users(PH only), modify user roles and assignments, certify users for continued system access every calendar quarter, and remove assigned roles
- ◆ **Security Administrator:** ability to monitor staff access to system
- ◆ **PHA Occupancy-Public Housing:** ability to view income data of only Public Housing tenants within assigned developments
- ◆ **PHA Occupancy-Voucher:** ability to view income data of only Section 8 tenants



EIV User Roles (Continued)

- ◆ A user may be assigned multiple roles
- ◆ The User Administrator should not be the Security Administrator*
- ◆ The Security Administrator should not be the User Administrator*
- ◆ PHA should have at least 2 User Administrators*
- ◆ PHA should have at least 2 Security Administrators*

*Except within small PHAs



EIV Users Roles (Continued)

- ◆ PHA should have at least 1 occupancy user for each program that the PHA administers
- ◆ Occupancy user roles should only be assigned to staff who need to have access to income data (need-to-know basis)
- ◆ Users assigned the PHA Occupancy-Public Housing role must be assigned to developments in order to view income data

User Administration – By Users

Enterprise Income Verification

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User Administration >> By Users

Query/View users by:

☐ Last Name ☒ *User ID

Search user exact match

Select Region:

- | | | |
|----------------------------------|--------|--------------------------------------|
| <input checked="" type="radio"/> | HUD HQ | |
| <input type="radio"/> | HUB | ALL <input type="button" value="v"/> |
| <input type="radio"/> | FO | ALL <input type="button" value="v"/> |
| <input type="radio"/> | TARC | ALL <input type="button" value="v"/> |
| <input type="radio"/> | PHA | ALL |

Click on “Search Users”
to display list of users

View users by first letter of last name/User ID

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

*All User Id's begin with C, I, H or M

User Administration – By Users (Continued)

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User Administration >> [By Users](#) >> Search Results

Select All

Deselect All

Next >>

<< Back

1 2
1 - 50 of 52 Users

Click in check box
to select user(s). Then
Click “Next” button

User List

Action	Userid	First Name	Last Name	Code
<input type="checkbox"/>	MD9363	Paula	Hutchinson	MD002 Baltimore City Housing Authority
<input type="checkbox"/>	MK7036	Constance	Greene	MD002 Baltimore City Housing Authority
<input type="checkbox"/>	ML2720	Hazel	Sawyer	MD002 Baltimore City Housing Authority
<input type="checkbox"/>	ML5870	Brenda	Sanders-Brown	MD002 Baltimore City Housing Authority
<input type="checkbox"/>	ML7074	Juanita	Daniels	MD002 Baltimore City Housing Authority
<input type="checkbox"/>	ML7088	Hazel	Jenkins	MD002 Baltimore City Housing Authority

User Administration – By Users (Continued)

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User Administration - By Users

Users Profile Details

List of Selected User(s)

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User ID	First Name	Last Name	Code
MK7036	Constance	Greene	MD002

[Revoke All](#)

List of Roles

Action	Role
<input type="checkbox"/>	PHA Occupancy - Public Housing
<input checked="" type="checkbox"/>	PHA Occupancy - Voucher
<input type="checkbox"/>	PHA Security Administrator
<input type="checkbox"/>	PHA User Admin
Add	Remove

[<< Back](#)

Click on “Revoke All”
to remove all assigned roles

Click check box
next to role(s). Click add
or remove



EIV User Certification Process

- ◆ Users must be certified every calendar quarter to continue accessing EIV
- ◆ EIV will terminate user access and assigned roles if user is not certified by deadline (See slide 49)
- ◆ Users who are no longer with the agency or whose duties no longer require access should not be certified; PHA may manually terminate access (See slides 52-53)
- ◆ If access is terminated, PHA User Administrator will need to be reinstated by HUD FO and generate access requests for all other users whose access is terminated



EIV User Certification Schedule

QTR	Quarter Dates	Certify By	Access Terminated 12:00A.M., EST
1	Jan. 1 – Mar. 31	April 29	April 30
2	Apr. 1 – June 30	July 30	July 31
3	July 1 – Sept. 30	Oct. 30	Oct. 31
4	Oct. 1 – Dec 31	Jan. 30	Jan. 31

Certification period begins 1st day after quarter ends

EIV User Certification

Certifying EIV Users

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User Administration >> User Certification Selection

Select Region and Certification Criteria:

<input type="radio"/>	HUD HQ	
<input type="radio"/>	HUB	All
<input type="radio"/>	FO	All
<input type="radio"/>	TARC	All
<input checked="" type="radio"/>	PHA	All

Select Certification Status:

All

All

Pending Certification

Certified Only

List Users

Note: User Administrator certifies that the following documents are on file for each user being certified.

- Access Authorization Form
- User Agreement
- Rules of Behaviour

Select "Pending Certification"
Status and Click "List Users"

EIV User Certification

Certifying EIV Users (Continued)

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User Administration >> [User Certification Selection](#) >> User Certification

PHA: NJ009 Jersey City
Housing Authority

Number of
Users: 10

Certification
Status:

Pending Certification

Change View

1 - 10 of 10 Users

List of Users and their Roles

User Name: Bibi Aziz PHA User Admin	User ID: ME0008	Last Certification Date: N/A	Certify User
User Name: James Cameron PHA Security Administrator	User ID: MS7846	Last Certification Date: N/A	Certify User
User Name: Marc-Josef Casupang PHA Occupancy - Voucher	User ID: MD6328	Last Certification Date: N/A	Certify User

Click on "Certify User"
button to certify user

User Administration

User Maintenance

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User Administration >> User Maintenance

Query/View users by User ID:

Search user

Enter User ID and click on
“Get User Information”

User Administration

User Maintenance (Continued)

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User Administration >> [User Maintenance](#) >> User Details

Enter a valid Expiration Date and click Update:

User ID	H18560
First Name	Nicole
Last Name	Lawyer
Code	P Assistant Secretary for Public & Indian Housi
Expiration Date in the format (mm/dd/yyyy) :	<input type="text"/>

**Enter date to
terminate user
access**



Using the EIV System

Logging On To EIV



WebThority Login - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address https://www11.hud.gov/_AuthAgents/aGibn5kDA@MDphZf9hdRo/ad_auth?ReqURL=https://www11.hud.gov:443/HUD_Systems%3FWTPostBody%3dRole=d Go Links

User Login housing | mail | help | search | home

Secure Systems
Single Sign On

User ID

Password

Guest ☐

ATTENTION: This computer system, and all the systems associated with this system for User Authorization and Authentication, are protected by a computer security system; unauthorized access to these systems is not permitted; and usage may be monitored.

NOTE: There is an inactivity timeout of 30 minutes. Please save your work periodically to avoid being logged out

Content updated: February 11, 2005

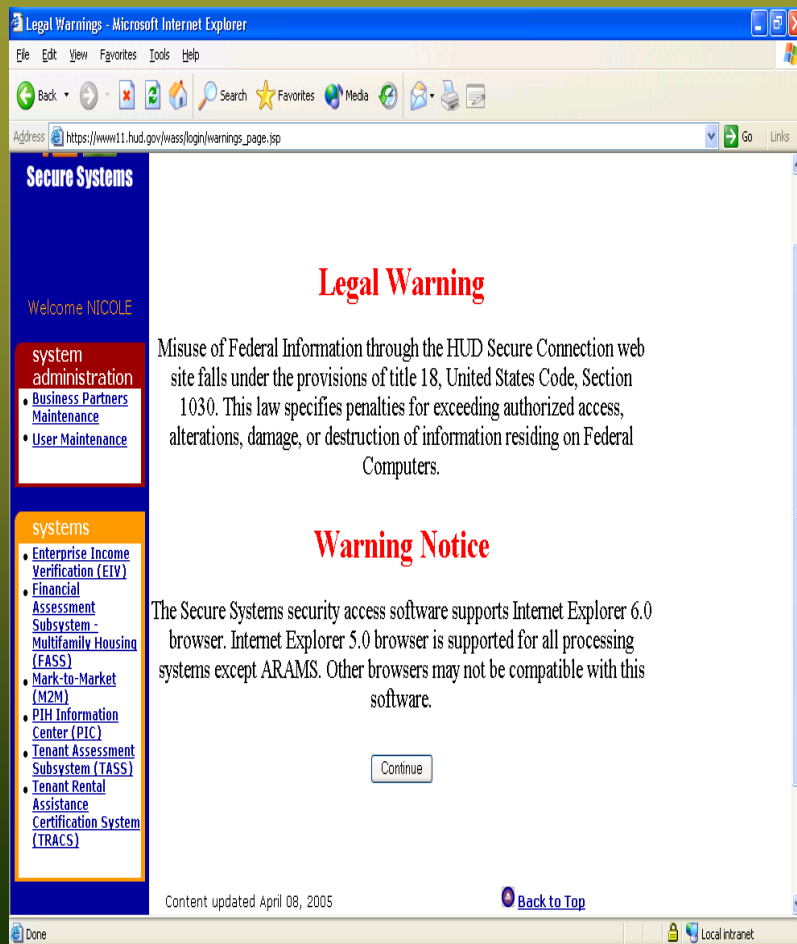
 U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455

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Done Local intranet

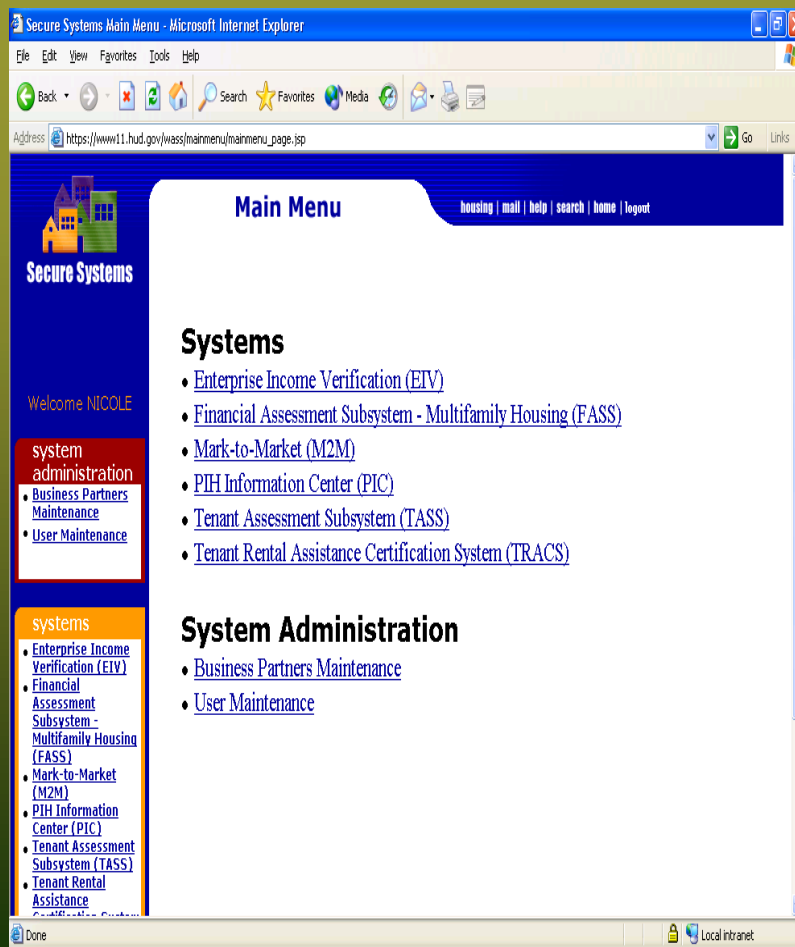
- ◆ URL:
https://www11.hud.gov/HUD_Systems
- ◆ User types in WASS ID and Password
- ◆ Click on Login or press enter to logon to system

Logging On To EIV (Continued)



- ◆ Click continue at the Legal Warning & Warning Notice screen
- ◆ There are penalties for misuse and/or unauthorized use of data contained in Federal systems

Logging On To EIV (Continued)



- ◆ Click on the Enterprise Income Verification (EIV) link to access the system
- ◆ Note: If user does not see EIV link make sure WASS ID has PIC and EIV access rights assigned to it and user ID has not expired!

Legal Warnings/Privacy Act



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Enterprise Income Verification

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Legal Warning

Misuse of Federal Information through the HUD Secure Connection web site falls under the provisions of Title 18, United States Code, Section 1030. This law specifies penalties for exceeding authorized access, alterations, damage, or destruction of information residing on Federal Computers.

Notice of Your Responsibility for Security

Information contained in this system is subject to the Privacy Act of 1974 (5 U.S.C. 552a, as amended). Only authorized persons in the conduct of official business may use private information contained in this system. Any individual responsible for unauthorized disclosure or misuse of private, personal information may be subject to fine of up to \$5,000 for each violation.

Authorization for the Release of Information

The data in the EIV system includes private and confidential information. Staff at Public Housing Agencies and PHA-hired private management agents may not view private information unless there is a signed Authorization for the Release of Information and Privacy Notice (Form HUD-9886 or equivalent consent form satisfying requirements under 24CFR5.230) in the household's file for the head of household and the spouse of the head of household, or co-head, regardless of age, and for each adult member in the household.

☐ **I acknowledge that I understand that this system contains personal information covered by the Privacy Act of 1974 (5 U.S.C. 552a, as amended). Access to this data is solely for governmental purposes. Any individual responsible for unauthorized disclosure or misuse of the private, personal information contained in this information system may be subject to civil and criminal penalties under the Privacy Act.**

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Getting Started in EIV



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Enterprise Income Verification

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Welcome Nicole X Lawyer

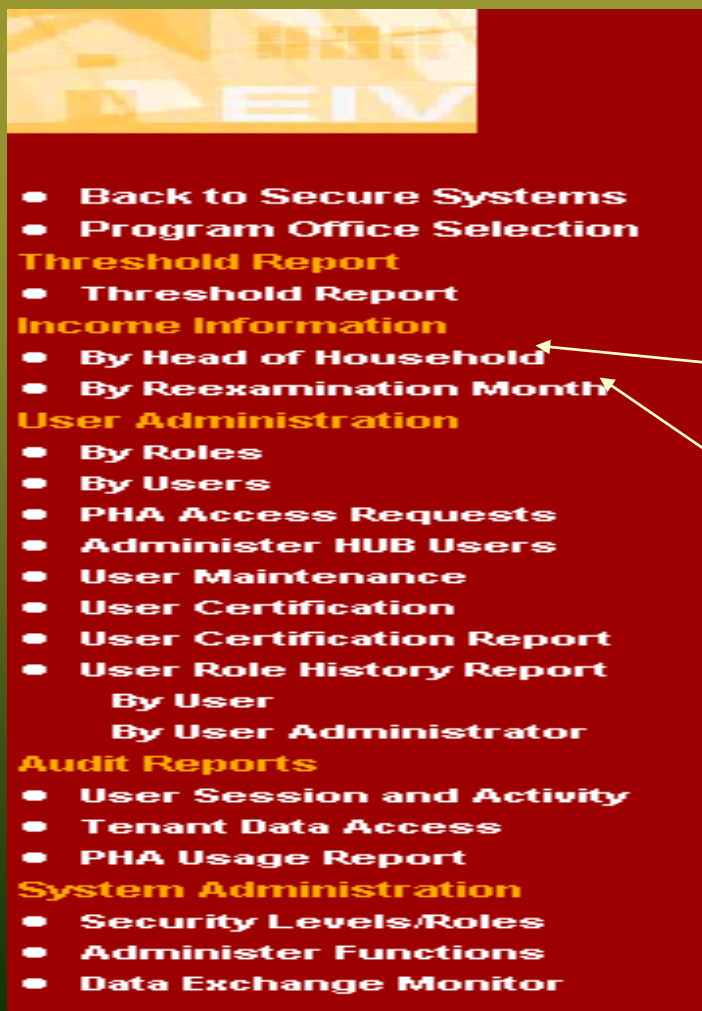
Timeout Notice!

Your EIV Session will time out after thirty (30) minutes of inactivity, closing the session and logging you off the system. The page that was active at the time the session timed out will continue to display. Before you can perform another system function, after a time out you will be prompted to log on again.

Notice of Browser Compatibility

The EIV System supports browser version Internet Explorer 6.0 and higher. Other browsers may not be compatible with this software.

Obtaining Household Income Information



- ◆ Users can search for income records by multiple criteria:
 - HOH SSN; and/or
 - HOH last name; and/or
 - HOH date of birth; or
 - Re-examination month and program type
 - All, PH, S8
- ◆ Click on either link to begin search

Searching For Income Information By Head of Household SSN

Enterprise Income Verification

[Home](#)[Home](#)[Home](#)[Search](#)[Email](#)

Income Information >> By Head of Household

Enter one or a combination of the following fields and click Search to retrieve household income data:

Enter Head of Household's Social Security Number:

 - -

Enter Head of Household's Last Name:

exact match

Enter Head of Household's Date of Birth (mm/dd/yyyy):

Select a Participant Code:

Select a Participant Code



Viewing UIV Data For a Household

- ◆ Ability to view household summary, income details or income discrepancy information within one click
- ◆ Click on the Income Report tab to view household income details
 - Available employment and income information is displayed for each household member
 - Detailed error messages as to why a household member's identity verification failed
 - Date household member died is displayed for any household member whose identity verification status is "deceased"



Viewing UIV Data For a Household - Summary Report

Income Information >> By Head of Household >> Summary Report

Summary Report

Income Report

Threshold Report

Head of Household Identifiers

Name:	Jane Doe
Social Security Number:	***-**-4073
Date of Birth (mm/dd/yyyy):	XXXX/1969
Program Type:	Sec.8 Vouchers
Project:	
Unit Address:	BALTIMORE MD 212130000
Participant Code:	MD002
Annual Reexamination Date:	05/01/2006
Tenant Data from Form 50058 as of:	05/05/2005
Most Recent Type of Action:	2-Annual Reexamination
Effective Date:	05/01/2005

Family Members

Member SSN ◆	Member First Name ◆	Member Last Name ◆	Date of Birth ◆	Age ◆	Identity Verification Status
***-**-4073	Jane	Doe	XXXX/1969	36	Verified
***-**-4383	LETESHA	DAVIS	XXXX/1987	19	Verified
***-**-4508	Janet	Doe	XXXX/1988	17	Verified
***-**-7913	SHANIKA	CRANE	XXXX/1990	15	Verified



Viewing UIV Data For a Household - Income Report

Enterprise Income Verification

[HOD
Home](#)[PIH Home](#)[EIV Home](#)[S](#)

Income Information >> [By Head of Household](#) >> Income Report

[Printer-Friendly Version](#)[Summary Report](#)[Income Report](#)[Threshold Report](#)

Wage and Benefit Report for Household of RENAIRA YOUNG PURNELL

PHA Code:	MD002	Program Type:	Public Housing
PHA Name:	Baltimore City Housing Authority	Project:	BROOKLYN HOMES
Annual Rexamination Date:	11/01/2006	Form 50058 as of:	12/28/2005
Address:	Baltimore MD 21225		
Most Recent Type of Action:	14-Historical Adjustment	Effective Date:	11/01/2005
Head of Household:	YOUNG		
Social Security Number:	***-**-7313	Date of Birth:	XX/XX/1978
Family Member:	YOUNG	SSN: ***-**-7313 Date of Birth: XX/XX/1978	

Viewing UIV Data For a Household – Income Details

Family Member: YOUNG SSN: ***-**-7313 Date of Birth: XX/XX/1978

Employment Information

EIV received no Employment (W4) data.

Wages

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q3 of 2005	\$7,346.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q2 of 2005	\$7,991.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q1 of 2005	\$6,148.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q4 of 2004	\$8,111.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q3 of 2004	\$6,770.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q2 of 2004	\$7,411.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006
Q1 of 2004	\$6,195.00	52-6002033	DPSCS CORREC DIV 350205001 JESSUP INST-WOMEN/PERSNL, PO BOX 535, JESSUP MD 20794-0535	02/27/2006

A large, ornate metal key with a heart-shaped handle and a complex bit, resting on a textured, yellowish-brown surface. The key is made of dark, possibly iron or steel, metal. The handle is a simple heart shape. The shaft is straight and leads to a bit with several notches and a small circular hole. The background is a coarse, granular texture in shades of yellow and brown.

EIV received no benefit data.

Verification Data		Benefit History	
Payment Status Code:	T4 - Attainment of age 18 or 19 and not disabled; mother/father terminated based on last child's attainment of age 16	Date	Gross Benefit
Date of Current Entitlement:	4/1983		
Net Monthly Benefit if Payable:	\$0.00		
Payee Name and Address:	Jane Doe 123 Main Street BALTIMORE MD		

Minor no longer eligible for SS Benefits – age 18+ and not disabled

**Minor no longer eligible for
SS Benefits – age 18+ and
not disabled**

Date	Amount
07/01/2005	\$0.00

EIV received no benefit data.

Viewing UIV Data – Income Details

Report: SSI Benefits Not Paid

Example 2

Supplemental Security Benefits

Verification Data		Payment History of Net Benefits Paid			
Payment Status Code:	NO1 - Non-pay - Countable Income exceeds Title XVI federal benefit rate	Date	Federal Amount	State Amount	Type of Payment
Alien Indicator:	A	12/01/2004	\$0.00	\$0.00	No Payment
SSI Monthly Assistance Amount (Current):	\$0.00	11/01/2004	\$564.00	\$0.00	Duplicate
State Supplement Amount (Current):	\$0.00	05/01/2004	\$564.00	\$0.00	Recurring Payment
Payee Name and Address:	Jane Doe 123 Main Street BALTIMORE MD	06/01/2003	\$562.00	\$0.00	Recurring Payment

Adult household member no longer eligible for benefits due to employment



Viewing UIV Data - Household Threshold Report (Income Discrepancy)

Income Information >> By Head of Household >> Threshold Report

Summary Report

Income Report

Threshold Report

Head of Household Information

Name:	YOUNG
Social Security Number:	
Type of Housing:	Public Housing
Project:	BROOKLYN HOMES
Effective Date of Action:	11/01/2005
Annual Reexamination Date:	11/01/2006
Projected Annual Wages and Benefits from Form HUD-50058:	\$0.00
Period Of Income for Discrepancy Analysis	08/01/2004 - 07/31/2005

Discrepancy Analysis	Actuals	Annualized Last Quarter
Reported Annual Wages and Benefits from EIV Data:	\$58,775.86	\$56,476.99
Amount of Annual Income Discrepancy:	(\$58,775.86)	(\$56,476.99)
Amount of Monthly Income Discrepancy:	(\$4,897.99)	(\$4,706.42)
Percentage of Income Discrepancy:	(100%)	(100%)

Note: Negative numbers represent potential under reporting of income. Please discuss this income discrepancy with the tenant. Positive numbers represent potential decrease in tenant income.



Printing Household Income Details Report

- ◆ Click on the Printer-friendly version button and a new window will open up to enable the user to print a household income details report
- ◆ Press Ctrl+P or right click in new window and select print to print out the income details report
- ◆ Report will include information for all household members
- ◆ Include in tenant file folder with re-exam documents (*except Florida program administrators – print ICN from household summary report tab to document EIV use*)

Searching For Income Information By Re-examination Month

Enterprise Income Verification

[Home](#)

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Income Information >> By Reexamination Month

Select Program Type, Reexamination Month and Participant Code. Click Search to retrieve reports summary:

Select Program Type:

All PIH Programs ▼

Select Reexamination Month:

March ▼

Select Participant Code:

Select a Participant Code ▼

Search

Searching For Income Information By Re-examination Month – Reports Summary

Enterprise Income Verification

[HUD Home](#)[PIH Home](#)[EIV Home](#)[Search](#)

Income Information >> [By Reexamination Month](#) >> Reports Summary

Select Program Type and Reexamination Month. Click Search to retrieve reports summary:

Select Program Type:

Section 8

Select Reexamination Month

June

Select Participant Code

MD002

Search

Reports Summary as of January 26, 2006

Report Type	Number of Households	Number of Members
Income Report	851	1,164
Threshold Report	191	--
Failed Verification Report	194	239
No Income Report	68	186

Searching For Income Records By Re-examination Month – Summary Income Report

Enterprise Income Verification

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By Reexamination Month >> [Reports Summary](#) >> Income Report Summary

Income Report Summary

Participant Code:	MD002 Baltimore City Housing Authority
Program Type:	Public Housing
Reexamination Month:	July
Households With Income:	542

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[1 - 50 of 542 Households](#) [Last Page](#)

Summary Reports

Detail Reports

HH SSN	HH Name	HH DOB	Project	Unit Address
	MARY I	06/22/1921	MD002039 CLAREMONT HOMES EXT	4320 CLAREWAY 0368, Baltimore MD 21213
	DEKOVA	02/22/1970	MD002006 GILMOR HOMES	1648 DELANO CT 0025, Baltimore MD 21217
	WILBERT	12/19/1936	MD002033 LAKEVIEW TOWER	727 DRUID PK LK DR 0049, Baltimore MD 21217
	EDWARD	06/01/1942	MD002075 ALLENDALE	3600 W FRANKLIN ST 0031, Baltimore MD 21229

Searching For Income Records By Re-examination Month – Detail Income Report

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By Reexamination Month >> [Reports Summary](#) >> Income Detail Report

Income Report Detail	
Participant Code:	MD002 Baltimore City
Program Type	Section 8
Reexamination Month	July
Households With Income	827

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[Summary Reports](#)

[Detail Reports](#)

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Wage and Benefit Report for Household of GWENDOLYN			
PHA Code:	MD002	Program Type:	Sec.8 Vouchers
PHA Name:	MD002 Baltimore City Housing Authority	Project:	
Annual Reexamination Date:	07/01/2006	Form 50058 as of:	02/03/2006
Address:	BALTIMORE MD 212300000	Effective Date:	02/01/2006
Most Recent Type of Action:	3-Interim Reexamination		
Head of Household: GWENDOLYN SAMPSON			
Social Security Number:	***-**-6593	Date of Birth:	XX/XX/1948
Family Member:	GWENDOLYN	SSN:	***-**-6593
		Date of Birth:	XX/XX/1948
Employment Information			

Click here to print
detail income reports
for all households

Searching For Income Records By Re-examination Month – Summary Threshold Report

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Income Information >> [By Reexamination Month](#) >> [Reports Summary](#) >> Threshold
Report Summary

Threshold Report Summary

Participant Code:	MD002 Baltimore City Housing Authority
Program Type:	All PIH Programs
Reexamination Month:	July
Households Exceeding Threshold:	186

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[1](#) [2](#) [3](#) [4](#)

1 - 50 of 186 Households

Summary Reports

Detail Reports

HH SSN	HH Last Name	Project	Annual Income Discrepancy (Actual)	Annual Income Discrepancy (Annualized last quarter)	Threshold Percentage
	PATE		(\$66,244.09)	(\$52,789.35)	(81.9%)
	HARDEN		(\$36,747.32)	(\$21,133.80)	(88.7%)
	JOHNSON		(\$31,789.57)	(\$27,306.28)	(85.07%)

Searching For Income Records By Re-examination Month – Detail Threshold Report

Income Information >> [By Reexamination Month](#) >> [Reports Summary](#) >> Threshold Report Detail

Threshold Report Detail	
Participant Code:	MD002 Baltimore City Housing Authority
Program Type	All PIH Programs
Reexamination Month	July
Households Exceed Threshold	186

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1 - 50 of 186 Households

Summary Reports

Detail Reports

Head of Household Information

Name:	PAMELA	
Social Security Number:		
Program Type	Section 8	
Project:		
Effective Date of Action:	07/01/2005	
Annual Reexamination Date:	07/01/2005	
Projected Annual Wages and Benefits from Form HUD-50058:	\$14,639.00	
Period Of Income for Discrepancy Analysis	04/01/2004 - 03/30/2005	
Discrepancy Analysis	Actuals	Annualized Last Qua
Reported Annual Wages and Benefits from EIV Data:	\$80,883.09	\$67,428.35




Searching For Income Records By Re-examination Month – Failed Verification Report

Income Information >> [By Reexamination Month](#) >> [Reports Summary](#) >> Failed Verification Report

Failed Verification Report	
Participant Code:	MD002 Baltimore City Housing Authority
Program Type:	All PIH Programs
Reexamination Month:	July
Households that Failed Verification:	392
Download in Excel	

[1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#)
51 - 100 of 392 Households

HH SSN [REDACTED] HH Name NICOLE BROWN HH DOB 06/03/1979 Project MD002003 PERKINS HOMES			
Member SSN	Member Name	Member DOB	Failed Verification Description
	NICOLE BROWN	06/03/1979	Verification failed - SSN not found in SSA records 213231578
	SHAQUAN CROMER	07/02/2000	Verification failed - SSN not found in SSA records 220570429
HH SSN [REDACTED] HH Name HOWARD WILLIAMS HH DOB 12/29/1930 Project MD002044 WYMAN HOUSE			
Member SSN	Member Name	Member DOB	Failed Verification Description
	HOWARD WILLIAMS	12/29/1930	SSN is verified; individual is deceased 04/23/2002
HH SSN [REDACTED] HH Name WILLIAM WILSON HH DOB 05/11/1931 Project MD002059 VACANT HOUSE			
Member SSN	Member Name	Member DOB	Failed Verification Description
	WILLIAM WILSON	05/11/1931	SSN is verified; individual is deceased 10/17/2004



Searching For Income Records By Re-examination Month – No Income Report

Enterprise Income Verification

[Home](#) [PIH HomeEIV Home Search](#) [Email](#)

Income Information >> [By Reexamination Month](#) >> [Reports Summary](#) >> No Income Report

No Income Report

Participant Code: MD002 Baltimore City Housing Authority
Program Type: All PIH Programs
Reexamination Month: July
Households With No Income: 130

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[1](#) [2](#) [3](#)

1 - 50 of 130 Households

HH SSN	HH Name	HH DOB	Project	Unit Address
	KATRINA BINNS	09/03/1973		2324 CALLOW AVE #3, BALTIMORE MD 212170000
	KIAH ROBINSON	01/16/1983	MD002001 LATROBE HOMES	804 MCALEER CT 0321, Baltimore MD 21202
	IRENE BENNETT	11/12/1975		
	BEVERLEE ASKEW	05/21/1923		1524 N CHARLES ST #1303, BALTIMORE MD 212010000
	MARGARET BROWN	02/24/1945		930 W PRATT STREET, BALTIMORE MD 212230000
	ANN SANFORD	03/11/1945		

Accessing the Threshold Report

Click on the
Threshold
Report link to
access report



Threshold Report - Report Selection (Income Discrepancy Report)

Enterprise Income Verification

[Home](#)[Home](#)[Home](#)[Search](#)[Email](#)

Threshold Report >> Report Selection

Select Program Type, Reexamination Month and Threshold Value:

Program Type: All PIH Programs

Reexamination Month: All

Threshold: 100 %

Select Region:

☒ HUD HQ

☐ HUB 10HSEA Seattle Hub

☐ FO 0APH SEATTLE HUB OFFICE

☐ TARC PB1 Cleveland TARC

☐ PHA AK001 AHFC

Select Report Partition Size:

PHA Report: 50 Households / Partition

Get Report

Threshold Report – PHA Statistics

Threshold Report >> [Report Selection](#) >> PHA Statistics

PHA Statistics as of Mar 12, 2006			
PHA	MD002 Baltimore City Housing Authority		
Threshold Percentage	100 %		
Reexamination Month	All		
Program Type	ALL	Public Housing	Section 8
Total Number of Households Evaluated	10,725	3,352	7,373
Households that Exceed Threshold	767	140	627
Percentage of households exceeding threshold	07.15%	04.18%	08.50%
Outliers (Threshold * 2)	0	0	0
Percentage of households exceeding threshold that are outliers	00.00%	00.00%	00.00%
Annual Income Discrepancy (Actual)	(\$7,026,404.95)	(\$1,281,402.62)	(\$5,745,002.33)
Annual Income Discrepancy (Annualized Last Quarter)	(\$7,177,179.34)	(\$1,244,963.81)	(\$5,932,215.53)

[Printer-Friendly Version](#)

Sorted By: **Annual Income Discrepancy (actual)** [Descending]

(\$58,775.86) - (\$21,351.77)

(\$21,259.09) - (\$17,788.42)

(\$17,731.61) - (\$14,246.14)

(\$14,194.47) - (\$11,984.46)

(\$11,983.00) - (\$10,215.53)

(\$10,178.49) - (\$8,768.32)

(\$8,763.91) - (\$7,400.17)

(\$7,357.17) - (\$6,338.46)

(\$6,323.00) - (\$5,574.08)

(\$5,571.00) - (\$4,911.61)

(\$4,905.16) - (\$4,199.29)

(\$4,183.95) - (\$3,628.52)

(\$3,610.00) - (\$2,917.87)

(\$2,913.88) - (\$2,292.65)

(\$2,240.00) - (\$1,028.72)

(\$984.30) - (\$623.33)

Threshold Report – Listing of Discrepant Households

Double click on SSN
to view details

1 to 50 of 767 Households

Next

Households Exceeding Threshold						
SSN	Last Name	Program Type	Project	Annual Income Discrepancy (Actual)	Annual Income Discrepancy (Annualized Last Quarter)	Outlier
	YOUNG	Public Housing	MD002021	(\$58,775.86)	(\$56,476.99)	N
	BROWN	Sec. 8 Vouchers		(\$51,141.13)	(\$64,189.83)	N
	BROWN	Sec. 8 Vouchers		(\$49,345.62)	(\$60,994.49)	N
	FOYE	Sec. 8 Vouchers		(\$47,126.97)	(\$44,598.83)	N
	Gwynn	Sec. 8 Vouchers		(\$45,841.61)	(\$72,247.24)	N
	RAWLINGS	Public Housing	MD002012	(\$44,783.16)	(\$8,048.09)	N
	Spears	Sec. 8 Vouchers		(\$44,111.78)	(\$53,708.67)	N
	HARRIS	Public Housing	MD002041	(\$40,309.14)	(\$15,869.04)	N



Threshold Report – Detail Household Report

Head of Household Information		
Name:	RENAI	
Social Security Number:		
Type of Housing:	Public Housing	
Project:	BROOKLYN HOMES	
Effective Date of Action:	11/01/2005	
Annual Reexamination Date:	11/01/2006	
Projected Annual Wages and Benefits from Form HUD-50058:	\$0.00	
Period Of Income for Discrepancy Analysis	08/01/2004 - 07/31/2005	
Discrepancy Analysis	Actuals	Annualized Last Quarter
Reported Annual Wages and Benefits from EIV Data:	\$58,775.86	\$56,476.99
Amount of Annual Income Discrepancy:	(\$58,775.86)	(\$56,476.99)
Amount of Monthly Income Discrepancy:	(\$4,897.99)	(\$4,706.42)
Percentage of Income Discrepancy:	(100%)	(100%)

Note: Negative numbers represent potential under reporting of income. Please discuss this income discrepancy with the tenant. Positive numbers represent potential decrease in tenant

- ◆ Includes wage & benefit income reported on 50058 and reported by UIV sources
- ◆ Compares 50058 wage & benefit income to UIV income
- ◆ Provides monthly and annual discrepancy amount along with %



Threshold Report – Detail Household Report (Example)

Summary Report

Income Report

Threshold Report

Head of Household Information

Name:	RENA
Social Security Number:	
Type of Housing:	Public Housing
Project:	BROOKLYN HOMES
Effective Date of Action:	11/01/2005
Annual Reexamination Date:	11/01/2006
Projected Annual Wages and Benefits from Form HUD-50058:	\$0.00
Period Of Income for Discrepancy Analysis	08/01/2004 - 07/31/2005

Discrepancy Analysis	Actuals	Annualized Last Quarter
Reported Annual Wages and Benefits from EIV Data:	\$70,605.96	\$63,374.79
Amount of Annual Income Discrepancy:	(\$70,605.96)	(\$63,374.79)
Amount of Monthly Income Discrepancy:	(\$5,883.83)	(\$5,281.23)
Percentage of Income Discrepancy:	(100%)	(100%)

Note:Negative numbers represent potential under reporting of income. Please discuss this income discrepancy with the tenant. Positive numbers represent potential decrease in tenant income.

Confidential. Privacy Act Data. Civil and criminal penalties apply to misuse of this data.



UIV Income Discrepancy Analysis

$$\frac{\text{PIC} - \text{UIV}}{\text{UIV}} \quad \text{Example: } \frac{\$0 - \$20,000}{\$20,000} = 100\%$$

Discrepancy amount = (\$20,000)

- ◆ Current 50058 income data is analyzed weekly
- ◆ Compares PIC and UIV reported wages, unemployment benefits and social security benefits only
- ◆ Two discrepancy analysis calculated: actual & annualized last quarter (larger discrepancy in **bold**)
- ◆ Discrepancy must meet selected % threshold & \$2,400+ (annual discrepancy amount) to be included on report



UIV Income Discrepancy Analysis (Continued)

- ◆ **Period of income for discrepancy analysis**
 - Identifies 12 month period of income considered for discrepancy calculation
- ◆ **Actual annual income discrepancy (Past actual earnings)**
 - Compares PIC *projected* wages and benefits to *actual* UIV data for a 12-month period (which ends 3 months prior to effective date of current 50058)
- ◆ **Annual income discrepancy: annualized last data quarter (Future projected earnings)**
 - Compares PIC *projected* wages and benefits to *projected* annualized last quarter data (last quarter data X 4 to annualize) [Projection of income for 12 months which ends 9 months after effective date of current 50058]



Income Discrepancy Resolution



Income Discrepancy Resolution

- ◆ Identify under reported income and/or unreported income sources
- ◆ The PHA may not take any adverse action based *solely* on UIV data
- ◆ Discuss the income discrepancy with the tenant
- ◆ Obtain additional documents from tenant and/or third party (if necessary)
- ◆ PHA may wish to obtain Social Security Earnings Statement (SSA Form 7004) for historical wage earnings (Form available on HUD's website)
- ◆ The PHA should verify effective dates of new and terminated income sources

Income Discrepancy Resolution (Continued)

- ◆ Once the PHA has verified and validated the income discrepancy, the PHA should calculate the tenant retroactive rent due and initiate a repayment agreement and/or other corrective action
- ◆ Submit corrected 50058 to HUD
- ◆ Collect retroactive rent payment(s)
- ◆ Report delinquent debt to Credit Reporting Bureaus



Federal Privacy Act

5 U.S.C 552a

- ◆ “In order to protect any individual whose records are used in a matching program, no recipient agency, non-Federal agency, or source agency may suspend, terminate, reduce or make a final denial of any financial assistance or payment under a Federal benefit program to such individual, or take other adverse action against such individual, as a result of information produced by such matching program, until the agency has independently verified the information.”


Is the Discrepancy Valid or Invalid?

- ◆ What was the effective date of the unreported income?
 - If effective date is prior to re-examination interview date and no interim increase policy – the discrepancy is valid
 - If interim increase policy and tenant did not report – the discrepancy is valid
- ◆ Does your PHA have an interim increase policy?
 - If yes, look at annualized last quarter income discrepancy amount
 - If no, look at actual income discrepancy amount



Valid Income Discrepancies

Tenant Misrepresentation of Income

- 
- ◆ **Valid Income Discrepancies:** are those discrepancies where:
 - the tenant failed to disclose an income source and/or under reported the amount of income that was effective as of the interview date of a mandatory re-examination of income; **and/or**
 - the tenant failed to report a change or increase in an income source and/or income amount as required by PHA's interim re-examination policy.

Note: *These income discrepancies result in tenant rent underpayments and HUD subsidy overpayments*



Valid Income Discrepancies PHA Error

- ◆ **Valid Income Discrepancy Due to PHA Error:**

The PHA calculated household income based on the best available third party written verification, third party oral verification, and/or tenant provided documentation at the time of the re-examination interview. If the PHA had had access to UIV tools, the PHA would have made a more accurate income determination

- ◆ ***Retroactive rent repayment agreement not required***

- ◆ In cases where the PHA obtains additional income information via the EIV system (and verifies the UIV data with the tenant and/or 3rd party source) that would result in a more accurate income determination and the PHA policy allows for increases in rent (in between annual re-examinations), the PHA should adjust the rent accordingly to reduce the occurrence and amount of improper subsidy payments

Note: *These errors result in HUD subsidy overpayments*



Invalid Income Discrepancies

- ◆ Invalid Income Discrepancies: are those discrepancies that are not a result of tenant error. These discrepancies may occur as a result of:
 - PHA error
 - Incorrect UIV data
 - Administrative circumstances



Examples of Invalid Income Discrepancies

◆ PHA Errors:

50058 Reporting Errors on Section 7:

- Income amount reported incorrectly
- Income source reported incorrectly
- Earned Income Disallowance (EID) reported incorrectly
- Omitted income



Examples of Invalid Income Discrepancies (Continued)

UIV Data Errors:

- ◆ There has been an incident of identity theft and someone else is using the tenant's SSN – *only the employer can correct this error*
- ◆ The income reported under a social security number is incorrectly listed under the tenant's SSN (example, employer error) – *only the employer can correct this error*
- ◆ The reporting agency (income data source) made an error in its records



Documentation for Identity Theft

- ◆ When tenant disputes data, the tenant should indicate in writing the reason for dispute and provide supporting documentation
- ◆ Supporting documents for identity theft:
 - Copy of police report (not a police report number); or
 - Notice from credit bureau regarding fraud alert placed on credit report or copy of credit report with fraud alert notice; or
 - Copy of identity theft report filing with the Federal Trade Commission; **and**
 - Copy of tenant's letter sent to employer to dispute information and request for correction; **and**
 - Any correspondence the tenant received from employer



Documentation for Employer Reporting Error

- ◆ When tenant disputes data, the tenant should provide documentation to support claim of incorrect data, such as:
 - Copy of tenant's letter sent to employer to dispute information and request for correction; and
 - Any correspondence the tenant received from employer



Benefits of Resolving Income Discrepancies

- ◆ Increase available HAP funds (HCV – S8)
- ◆ Increase PHA rent revenue (Public Housing)
- ◆ Reduce HUD subsidy overpayments
- ◆ Reduce PHA income and rent errors
- ◆ Ensure limited and decreasing Federal funding serve as many eligible families as possible
- ◆ Improves income integrity in HUD rental assistance programs
- ◆ Deters future fraud



Visit HUD's Web Page For
More Information on UIV

www.hud.gov/offices/pih/programs/ph/rhiip/uiv.cfm




For Help with the EIV System

EIV_Help@ HUD.gov

Or Call (800) 366-6827

**Or Contact the UIV Coordinator
at your local HUD Field Office**



Public Housing and Housing Choice Voucher Income and Rent Calculation On-Line Course

*** **FREE** ***

- ◆ The new Income and Rent Calculation On-line Course is now available. The Department is confident that this course will help to achieve our goal of reducing income and rent errors that have the attention of the President and Congress
- ◆ Once registered you may access the course from your desktop at www.upcstraining.com. To register for this course, please submit an email to RentCal@hud.gov with your PHA name, PHA code, telephone number and email address for each participant
- ◆ For individuals that have already registered, but have not completed or attempted the course, the Department strongly encourages you to do so



Question & Answer Session
with Subject Matter Expert
Nicole Faison

Thank You For Attending UIV/EIV Training!



*U.S. Department of Housing
& Urban Development*